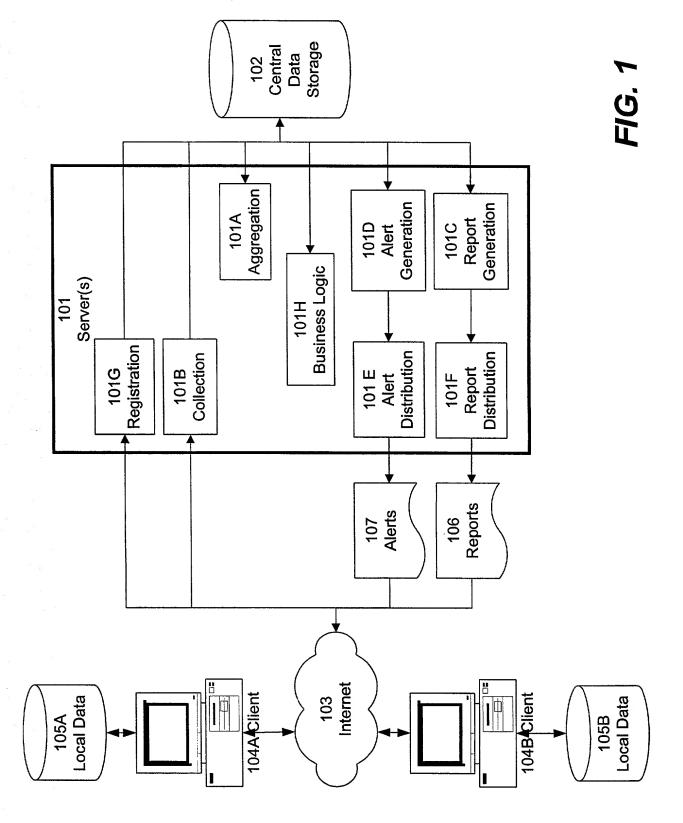
Sheet 1 of 7

Title: Collecting and Aggregating

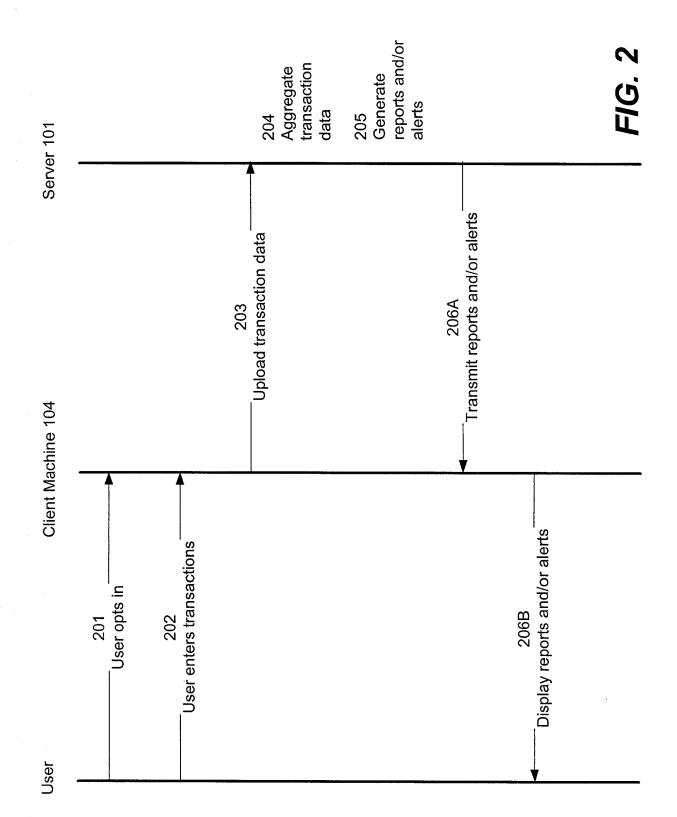
Creditworthiness Data

Inventor: Scott D. Cook Atty. Docket No.: 16319-05393

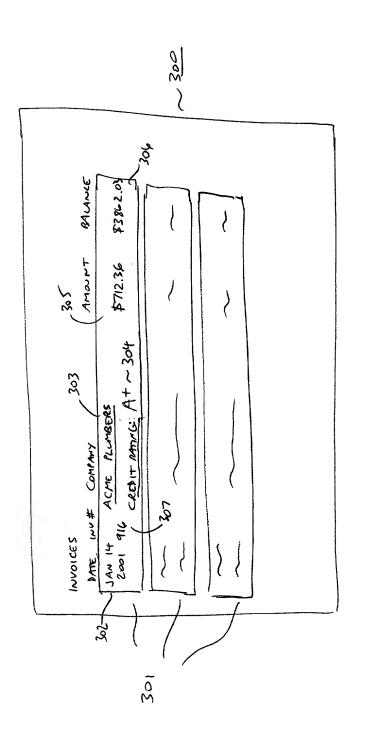


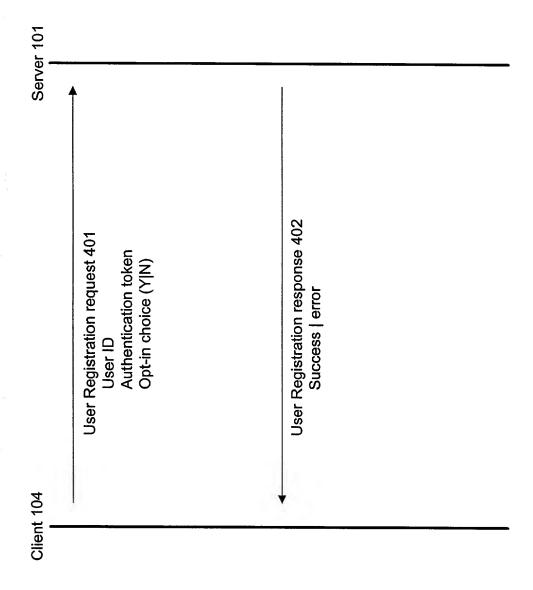
Sheet 2 of 7 Title: Collecting and Aggregating

Creditworthiness Data
Inventor: Scott D. Cook
Atty. Docket No.: 16319-05393



Sheet 3 of 7 -Title: Collecting and Aggregating Creditworthiness Data Inventor: Scott D. Cook Atty. Docket No.: 16319-05393





Sheet 4 of 7 Title: Collecting and Aggregating Creditworthiness Data Inventor: Scott D. Cook Atty. Docket No.: 16319-05393

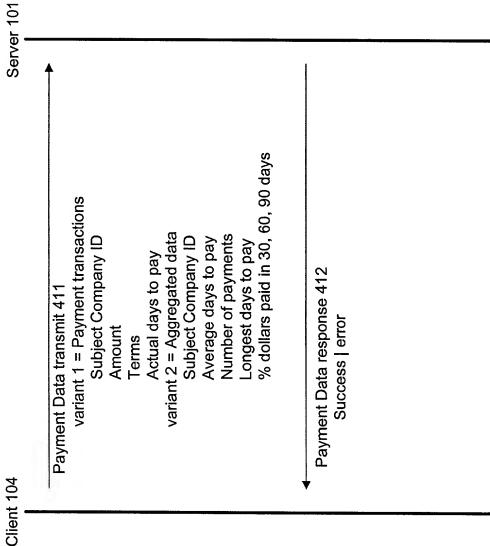
Payment Data Transfer

Sheet 5 of 7
Title: Collecting and Aggregating
Creditworthiness Data

Inventor: Scott D. Cook

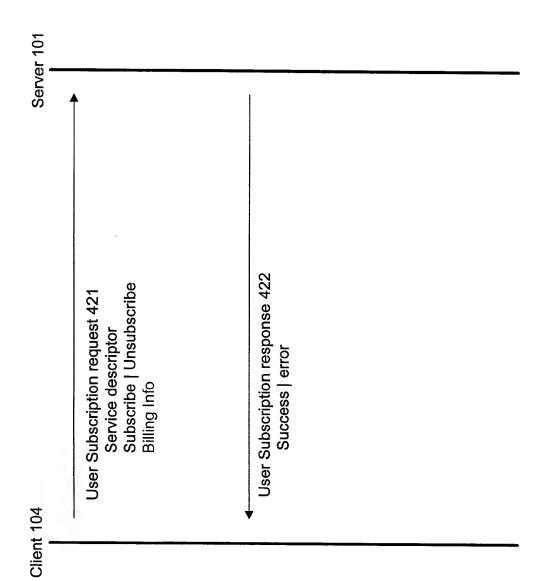
Atty. Docket No.: 16319-05393





User Subscription

Inventor: Scott D. Cook Atty. Docket No.: 16319-05393



Credit Info Transfer

variant 1 = Subject Company Alert variant 2 = Subject Company Rating Data variant 3 = Subject Company Report

Subject Company ID

Credit Info transmit 441

Client 104

one or more of:

Server 101

Credit Info response 442

Success | error

Sheet 7 of 7 Title: Collecting and Aggregating Creditworthiness Data

Inventor: Scott D. Cook Atty. Docket No.: 16319-05393

FIG. 4d